

PACEL I: LOT(S) 4 OF SHORT PLAT, RECORDED IN BOOK 2, PAGE 553, RECORDS OF CLARK COUNTY, WASHINGTON, BEING A PORTION OF THE NORTHWEST QUARTER OF SECTION 12, TOWNSHIP 1 NORTH, RANGE 3 EAST OF THE WILLAMETTE MERIDIAN, RECORDED MAY 20, 1991, RECORDED UNDER AUDITOR'S FILE NO. 9105200083, RECORDS OF CLARK COUNTY, WASHINGTON. PARCEL II: A PARCEL OF PROPERTY IN THE DAVID C. PARKER LAND CLAIM, IN THE NORTHWEST QUARTER OF SECTION 12, TOWNSHIP 1 NORTH, RANGE 3 EAST OF THE WILLAMETTE MERIDIAN DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF LOT 4 OF THAT SHORT PLAT RECORDED IN BOOK 2 AT PAGE 533 OF CLARK COUNTY RECORDS; THENCE NORTH 05 DEGREES 19' 22" EAST ALONG THE EAST LINE OF SAID LOT 4, A DISTANCE OF 79.54 FEET TO A 1/2 INCH IRON ROD "WITH "MINISTER" CAPAS SHOWN ON SAID SHORT PLAT; THENCE SOUTH 01 DEGREES 07' 58" WEST TO THE SOUTH LINE OF THAT PARCEL OF PROPERTY CONVEYED TO WILLIAM SWICKARD BY DEED RECORDED UNDER AUDITOR'S FILE NO. 8806210209 OF CLARK COUNTY RECORDS; THENCE SOUTHWESTERLY ALONG SAID SOUTH LINE TO THE LINE DESCRIBED IN THAT BOUNDARY LINE AGREEMENT RECORDED UNDER AUDITOR'S FILE NO. 9103080057 OF CLARK COUNTY RECORDS; THENCE NORTH 05 DEGREES 19' 22" EAST, ALONG SAID BOUNDARY AGREEMENT LINE TO THE POINT OF BEGINNING. ACCOUNT NO.: 089914-015/089936-000.

which currently has the address of 2232 NE 3RD LOOP

[Street]
CAMAS, Washington 98607 ("Property Address");
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 14. Lender may